

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Delores Barbara Turner  
Debtor

Case No. 14-02078-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db  
cr  
4533627 +Delores Barbara Turner, 961 York Street, Hanover, PA 17331-3440  
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 630267, Irving, TX 75063)  
+CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4484995 +Carl L. Turner, 961 York Street, Hanover, PA 17331-3440  
4484996 +Carmax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511  
4484998 +Credit Bureau Of York, 33 S Duke St., York, PA 17401-1485  
4506900 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
4484999 +Dept Of Ed/Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
4485000 +First Financial Fed. Credit Union, PO Box 24901, El Paso, TX 79914-9001  
4485001 First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557  
4487525 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197-0003  
4485003 +Jeanie L. Turner, 709 Eichelberger Street, Hanover, PA 17331-1818  
4485008 +National Credit Adjusters, LLC, 327 W 4th Street, Hutchinson, KS 67501-4842  
4546551 Navient Solutions, Inc on behalf of the, Department of Education, Navient Solutions Inc,  
Department of Education Services, P O Box 9635, Wilkes Barre, PA 18773-9635  
4485013 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903,  
Norfolk, VA 23541)  
4485012 +Patenaude & Felix PC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363  
4485015 +Rhett A. Plank, Esquire, c/o Chamberlain College of Nursing, 800 Cross Pointe Road Suite D,  
Columbus, OH 43230-6688  
4485016 Scott, Pitrone, Sorkin & Jarvis, Orthodontics, 701 North Main Street,  
Mount Airy, MD 21771-7435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4486591 EDI: AIS.COM Apr 29 2019 23:18:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4484993 EDI: BANKAMER.COM Apr 29 2019 23:19:00 Bank Of America, Po Box 982235,  
El Paso, TX 79998  
4484994 +EDI: TSYS2.COM Apr 29 2019 23:19:00 Barclays Bank Delaware, 125 S West St,  
Wilmington, DE 19801-5014  
4533407 EDI: BL-BECKET.COM Apr 29 2019 23:19:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4484997 +EDI: CHASE.COM Apr 29 2019 23:19:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
4485017 EDI: RCSDLL.COM Apr 29 2019 23:18:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682  
4485002 +EDI: RMSC.COM Apr 29 2019 23:19:00 Geerb/Walmart, Po Box 965024, Orlando, FL 32896-5024  
4485004 +E-mail/Text: BKRMailOPS@weltman.com Apr 29 2019 19:38:10 Kay Jewelers, 375 Ghent Rd,  
Fairlawn, OH 44333-4600  
4485005 +EDI: CBSKOHL.COM Apr 29 2019 23:19:00 Kohls, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
4485005 +E-mail/Text: bncnotices@becket-lee.com Apr 29 2019 19:37:55 Kohls,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
4485006 +E-mail/Text: unger@members1st.org Apr 29 2019 19:38:52 Members 1st Federal Credit Union,  
5000 Louise Drive, Mechanicsburg, PA 17055-4899  
4485007 +EDI: MID8.COM Apr 29 2019 23:19:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
4485009 +E-mail/Text: Bankruptcies@nragroup.com Apr 29 2019 19:39:02 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4485011 +EDI: AGFINANCE.COM Apr 29 2019 23:18:00 One Main Financial, Bankruptcy Department,  
PO Box 6042, Sioux Falls, SD 57117-6042  
4542668 EDI: PRA.COM Apr 29 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk, VA 23541  
4501740 EDI: Q3G.COM Apr 29 2019 23:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4485014 E-mail/Text: bk@rgsfinancial.com Apr 29 2019 19:37:49 RGS Financial, PO Box 852039,  
Richardson, TX 75085-2039  
4492525 +E-mail/Text: BKRMailOps@weltman.com Apr 29 2019 19:38:29 Sterling Jewelers dba KAY Jewelers,  
c/o Weltman Weinberg & Reis, 323 W Lakeside Avenue, Cleveland Oh 44113-1085  
4485018 +EDI: BLUESTEM Apr 29 2019 23:19:00 Webbank/Fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4495634\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4485010\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
TOTALS: 0, \* 2, ## 0

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Taylor K Thomas on behalf of Debtor 1 Delores Barbara Turner tthomas@beckerlawgroupcc.com  
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Delores Barbara Turner**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:14-bk-02078-HWV**

Social Security number or ITIN **xxx-xx-9620**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

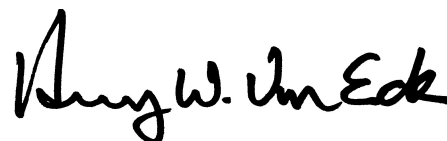
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Delores Barbara Turner

4/29/19

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**